



Department of Administration, Conference Room C  
One Capitol Hill, Providence  
1:00 pm – 2:30 pm  
September 26, 2013  
Meeting Minutes

**Attendees:** Meg Curran, Chair, Christine Ferguson, HealthSource RI Director, Kathleen Hittner, Health Insurance Commissioner, Peter Howland, Linda Katz, Margaret Holland McDuff, Amy Zimmerman

**Excused:** Secretary Steven Costantino, Director of Administration Richard Licht, Mike Gerhardt, Geoff Grove, Vice-Chair, Dwight McMillan, Patrick Quinn

- I. The Chair called the meeting to order and moved to approve the minutes from the July 16, 2013 Exchange Advisory Board Meeting. The minutes were approved.

- II. **System Demonstration, Christine Ferguson, Director**

Director Ferguson announced positive feedback from the Federal Operational Readiness Review: HealthSource RI was considered in the Top 2 among the other state based marketplaces (SBM) and will be one of the only fully functional SBM on October 1<sup>st</sup>. Rhode Island is unique as the only state with a small business focus. Director Ferguson noted a sense of pride among Rhode Islanders she has spoken to at recent events as HealthSource RI is bringing hope to many.

Director Ferguson announced that the first group of Navigators has been trained and will be available to provide in-person enrollment assistance at the following community organizations: Amos House, Care New England, Center for Southeast Asians, Family Resources Community Action, John Hope Settlement House, Latino Public Radio, Mental Health Association, Narragansett Indian Health Center, Providence Community Library, The Providence Center, and United Way of RI.

Director Ferguson noted that October 1<sup>st</sup> is the starting line for HealthSource RI. Next steps will include making necessary adjustments to the system and driving enrollment so as to be able to negotiate better plans. Perfection will not be obtained, rather HealthSource RI will need to be constantly improving and raising the bar.

- A. **Introduction to System, Matt Stark, HealthSource RI**

Matt Stark introduced the system demonstration noting that the intent is to provide a snapshot of the system's functionality with a focus on what distinguishes Rhode Island from other states.

***B. HealthSource RI Website Overview, Jay Wightman, The Boston Group***

Jay Wightman provided an overview of what will be available on the HSRI website on October 1st. The website will allow users who want to go directly to the insurance selector (UHIP) to navigate there easily; other users will have the opportunity to learn about what is available to them before navigating to the insurance selector. Users will be notified when they are leaving the HSRI website and entering the UHIP system, but the two platforms will be tightly integrated and users will not have to reenter information.

Mr. Wightman highlighted the newest section of the website designed for brokers. On this page, brokers will be able to download the broker application, agreement and access tools designed specifically for them. For example, Wightman demonstrated how brokers will be able to provide a quote for an employer using only the number of employees and their ages. A similar tool is also available for employers and individuals to use directly.

Board members asked if there was a mechanism for updating downloaded tools (new versions can be downloaded) and if data is saved for anonymous browsing (data inputted into HSRI tools will not be saved).

***C. UHIP System Overview: SHOP, Eric Dahlberg***

Eric Dahlberg demonstrated the six steps for an employer to select coverage using the SHOP (Exchange for small group):

1. Account Setup: Enter a valid Employer Identification Number, number of employees, and certification of residency in the state
2. Set up a Census: Enter employee names and information or upload template (by downloading Excel spreadsheet, populating and uploading); the census is reproduced for manual additions/deletions if needed
3. Contribution Model Selection: Select single plan or full employee choice model and define enrollment period
4. Plan Selection: Compare plans using filters by "metal tier" level (bronze, silver, gold), carrier, HSA compatibility, or total monthly cost. Up to three plans can be queued for side-by-side comparison
5. Contribution Selection: Specify a contribution in dollars or as a percentage of monthly premiums for employees

- i. An affordability notice will appear displaying minimum employee income for eligibility, notifying the employer if some of their employees are eligible for financial assistance in the individual market
6. Confirmation: Upload quarterly tax and wage documents

#### **D. Questions**

A board member asked how easy it will be for an employer to determine their contribution.

*Tools on the HSRI website can be used to determine the dollar value for the minimum contribution percentage.*

Craig O'Connor of Neighborhood Health Plan of Rhode Island (member of the public) is granted permission to ask a question:

Where in the process is an employee going through a full choice process notified if they are eligible for RItE Care?

*The Affordability Notice for employers includes information on the individual exchange for any employees who may be eligible for a tax credit or Medicaid. Director Ferguson added that this information should exist in the pipeline in a variety of different ways. Applicants may be touched 5-7 times before they enroll so eligibility questions should be built into any interaction (i.e., Contact Center, HSRI website). Website tools should also allow employees to know what programs and cost-sharing they qualify for before they even enter the insurance selector.*

Board member, Linda Katz suggested using the RItE Share database of companies that offer cost effective coverage that is affordable. Matt Stark explained that the technical connection could not be made for launch but employer data being used by RItE Share could ultimately be brought into the system. For now, Medicaid and RItE Share will have access to eligibility information for outreach. Amy Black, HealthSource RI staff noted that HSRI has worked with the RItE Share office, has the list of employers who participate and will be working to incorporate that data into communications and marketing efforts. Ms. Black will follow up with Ms. Katz to discuss further.

#### **E. Contact Center System Overview, Robin Sullivan, Connexions**

Robin Sullivan provides a brief overview of the system Connexions is using to track incoming and outgoing calls. Contacts are created with basic information (name, phone number, and language of preference) and tracked on the engagement level (purpose of the call and any activity such as making

an appointment with a navigator). Ms. Sullivan made a sample call to the contact center for demonstration purposes.

***F. Announcements***

Board members were invited to a press conference to unveil the HealthSource RI television ad on Monday September 30, 2013 at 4pm at NAIL on 63 Eddy Street, Providence.

Director Ferguson reiterated Rhode Island's unique small business focus and asked that board members help to identify small businesses that want to learn more.

**III. Public Comment**

The Chair asked if there was any public comment, hearing none the meeting was adjourned.